

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, as trustee for Normandy Mortgage Loan Trust,  
Series 2015-1

In Re:  
Brian S. Perkins

Debtor



Order Filed on April 2, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-16528 MBK

Adv. No.:

Judge: Michael B. Kaplan

**CONSENT ORDER CURING POST-PETITION ARREARS**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: April 2, 2018**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Brian S. Perkins

Case No: 17-16528 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

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This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as trustee for Normandy Mortgage Loan Trust, Series 2015-1, holder of a mortgage on real property known as 210 Cooper Street, Beverly, NJ, 08010, with the consent of Daniel S. Hutchison, Esq., counsel for the Debtor, Brian S. Perkins,

It is **ORDERED, ADJUDGED and DECREED** that as of March 14, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through March 2018 for a total post-petition default of \$8,696.82 (5 @ \$1,767.63, less suspense \$125.53)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,696.82 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2018 directly to Secured Creditor, Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall file a modified plan within fifteen days of the date of this order

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

**(Page 3)**

Debtor: Brian S. Perkins

Case No: 17-16528 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR  
RELIEF FROM STAY

Dated: 3/27/18

I hereby agree and consent to the above terms and conditions:

/s/ **Denise Carlon**

DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 3/27/18

/s/ **S. Daniel Hutchison**

S. Daniel Hutchison, ESQ., ATTORNEY FOR DEBTOR

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Brian S. Perkins  
Debtor

Case No. 17-16528-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db +Brian S. Perkins, 210 Cooper Street, Beverly, NJ 08010-1210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, AS TRUSTEE FOR THE NORMANDY MORTGAGE LOAN TRUST, SERIES 2015-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as trustee for Normandy Mortgage Loan Trust, Series 2015-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Linda S. Fossi on behalf of Creditor US Bank Cust for PC5 Sterling lfossi@zeitlawfirm.com, gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com

Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as trustee for Normandy Mortgage Loan Trust, Series 2015-1 rsolarz@kmlawgroup.com

S. Daniel Hutchison on behalf of Debtor Brian S. Perkins sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;r39026@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7